



आपका अपना बैंक/ YOUR OWN BANK

ZONAL OFFICE: DELHI SOUTH  
17, PARLIAMENT STREET, 2<sup>ND</sup>FLOOR,  
ALLAHABAD BANK BUILDING, NEW DELHI-110001

CORPORATE OFFICE: 254-260,  
AVVAI SHANMUGAM SALAI, ROYAPETTAH  
CHENNAI-600014

(Sale notice to Borrower/Guarantor/Mortgagor)  
**NOTICE OF SALE**

Branch: Chitranjan Park

**Notice of sale under Rule 6(2) & 8(6) of The Security Interest (Enforcement Rules) 2002 under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002**

To,

<b>Mr. Sushant Sinha s/o Late Sh. Ashok Sinha,</b>  r/o Flat No. 001, Tower T-07, Ground Floor, Nirala Estate Phase – I, GH-04 TechZone 4, Greater Noida West, Gautam Budh Nagar, Uttar Pradesh 201009	<b>Mrs. Ankita Tiwari w/o Mr. Sushant Sinha</b>  r/o Flat No. 001, Tower T-07, Ground Floor, Nirala Estate Phase – I, GH-04 TechZone 4, Greater Noida West, Gautam Budh Nagar, Uttar Pradesh 201009
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**Sub: Loan account – Mr. Sushant Sinha & Mrs. Ankita Tiwari (A/c No. 50414387316 & 50430602016) with Indian Bank Chitranjan Park Branch**

**Mr. Sushant Sinha & Mrs. Ankita Tiwari** availed Term Loan facility from Indian Bank, Chitranjan Park Branch, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". **Mr. Sushant Sinha & Mrs. Ankita Tiwari** failed to pay the outstanding dues to the Bank. Therefore Demand Notice dated **25.04.2023** Under Sec. 13 (2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (for short called as "The Act"), was issued by the Authorized Officer calling upon Borrower (s) & Guarantor(s) liable to the Bank to pay the amount due to the tune of **Rs. 51,36,233.00 (Rupees Fifty One Lakh Thirty Six Thousand Two Hundred and Thirty Three Only)** as on **24.04.2023** with further interest, costs, other charges and expenses thereon. All failed to make payment despite **Demand Notice dated 24.04.2023**.

As **Mr. Sushant Sinha & Mrs. Ankita Tiwari** failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on **20.07.2023** after complying with all legal formalities.

As per Sec 13 (4) of the Act, Secured Creditor is entitled to effect sale of the assets taken possession of and realize the proceeds towards outstanding balance. In accordance with the same, the undersigned / Authorized Officer intends selling the schedule mentioned securities in the following mode:

THE SALE PROPOSED TO BE HELD IS BY WAY OF PUBLIC TENDER /AUCTION ADOPTING THE e-AUCTION MODE.

As per Rule 6 (2) and 8(6) of The Security Interest (Enforcement) Rules 2002 framed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, **30 days** notice of intended sale is required to be given and hence we are issuing this notice.

The amount due as on **24.04.2023** is **Rs. 51,36,233.00 (Rupees Fifty One Lakh Thirty Six Thousand Two Hundred and Thirty Three Only)** with further interest, costs, other charges and expenses thereon.

Please take note that this is notice of **30 days** and the schedule mentioned properties shall be sold under the Act by the undersigned/Authorized Officer any time after **30 days**.

**The date of sale is fixed as 26.06.2024 which would be by e-auction mode.**



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Inspection of the scheduled properties and related documents/up to date EC etc by the intending purchasers/bidders may be done at their expense from **24.06.2024 to 25.06.2024 between 10.00 am to 4.00 pm.**

The Reserve price and Earnest Money Deposit (EMD) for the sale of the secured assets is fixed as mentioned in the schedule.

The Tender/bid Form with the Terms and conditions can be had on-line from the website (<https://ibapi.in> and [www.mstcecommerce.com](http://www.mstcecommerce.com)) and using the provision in the system/software. The tender form and the terms and conditions would be available in the website.

The intending Bidders/ Purchasers are requested to register with online portal (<https://www.mstcecommerce.com/auctionhome/ibapi>) using their mobile number and email id. Further, they are requested to upload requisite KYC documents. Once the KYC documents are verified by e-auction service provider (may take 2 working days), the intending Bidders/ Purchasers have to transfer the EMD amount in his Global EMD Wallet by **26.06.2024; 10.45 am** i.e before the e-Auction Date and time in the portal. The registration, verification of KYC documents and transfer of EMD in wallet must be completed well in advance, before auction.

Earnest Money Deposit (EMD) amount as mentioned above shall be paid online or after generation of Challan from the website (<https://www.mstcecommerce.com/auctionhome/ibapi>) for depositing in bidders Global EMD Wallet. NEFT transfer can be done from any Scheduled Commercial Bank. Payment of EMD by any other mode such as Cheques will not be accepted. Bidders, not depositing the required EMD online, will not be allowed to participate in the e-auction. The Earnest Money Deposit shall not bear any interest.

The Authorized Officer/Bank has the absolute right to accept or reject any bid or adjourn/postpone/cancel the sale without assigning any reason thereof.

The successful bidder shall have to deposit 25% (twenty-five percent) of the bid amount, including EMD amount (10%) deposited, latest by the next working day and the remaining amount shall be paid within 15 days from the date of auction in the form of Banker's Cheque / Demand Draft /Account Transfer and/ or any other acceptable mode of money transfer. The Nodal Bank account no. / IFSC Code etc. for online money transfer is as under.

Nodal Bank A/c.No.	A/c. Name	Branch Name and IFS Code
7162751804	INDIAN BANK ZONAL OFFICE AUTHORIZED OFFICER FUNDS E-AUCTION	INDIAN BANK, SOUTH EXTENSION BRANCH, NEW DELHI IDIB000S032

In case of failure to deposit the amounts as above within the stipulated time, the amount deposited by successful bidder will be forfeited to the Bank and Authorized Officer shall have the liberty to conduct a fresh auction/ sale of the property & the defaulting bidder shall not have any claim over the forfeited amount and the property. The sale is subject to confirmation by the Secured Creditor.

The sale is made on "As is where is and as is what is" basis and no representations and warranties are given by the Bank relating to encumbrance, Statutory liabilities etc.

If the e-auction fails owing to any technical snag etc., the same may be re-scheduled by issuing 7 days' prior notice.

\*\*\*This Notice is without prejudice to any other remedy available to the Secured Creditor.

\*\*\*\*This Notice is without prejudice to any other remedy available to the Secured Creditor and without prejudice to rights of the Secured Creditor to proceed with the proceedings presently pending before DRT/RO of DRT/ DRAT/ Court and proceed with the execution of order/decreed obtained/to be obtained.





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### SCHEDULE

The specific details of the assets which are intended to be brought to sale are enumerated hereunder:

Details/ Description of Mortgaged Assets	Reserve Price	EMD / Incremental Amount	Date & Time for e-auction and Property ID No.	Prior Encumbrance
Flat No. 001, Tower T-07, Ground Floor, Nirala Estate Phase -I, GH04, Techzone - 4, Greater Noida West, Gautam Budh Nagar, Uttar Pradesh 201009	Rs.88.00 Lakh	Rs.8.80 Lakh / Rs.0.10 lacs	26.06.2024, 11am to 5pm IDIB30243325940	Not known to the Bank

Bidders are advised to visit the website ([www.mstcecommerce.com](http://www.mstcecommerce.com)) of our e auction service provider MSTC Ltd to participate in online bid. For Technical Assistance Please call MSTC HELPDESK No. 033-23400020/23400021/23400022 and other help line numbers available in service providers help desk. For Registration status with MSTC Ltd, please contact [ibapiop@mstcecommerce.com](mailto:ibapiop@mstcecommerce.com) and for EMD status please contact [ibapifin@mstcecommerce.com](mailto:ibapifin@mstcecommerce.com).

For property details and photograph of the property and auction terms and conditions please visit: <https://ibapi.in> and for clarifications related to this portal, please contact help line number '18001025026' and '011-41106131'.

Bidders are advised to use Property ID Number mentioned above while searching for the property in the website with <https://ibapi.in> and [www.mstcecommerce.com](http://www.mstcecommerce.com).

Place: Delhi  
Date: 06.05.2024

**AUTHORISED OFFICER**